

### **REMARKS**

Claims 34, 36, 37, 40-43, 45-47, and 49-55 remain pending in the present application. New Claims 56-60 have been added. Claims 1-33, 35, 39, 44, and 48 were previously cancelled. Applicants respectfully submit that no new matter has been added to the present application. Reconsideration of the application in light of the following amendments and remarks is requested.

### **Rejections under 35 U.S.C. § 103(a)**

Claims 34, 36-38, 40-43, 45-47, and 49-55 were rejected under 35 U.S.C. §103(a) as being anticipated by U.S. Patent No. 6,128,603 to Dent et al. ("Dent") in view of U.S. Patent No. 5,699,528 to Hogan ("Hogan") and U.S. Patent No. 5,920,848 to Schutzer et al. ("Schutzer"). Applicants respectfully assert that the claims are allowable over the combination of Dent, Hogan and Schutzer.

#### **1. Description of the Prior Art**

Dent generally discloses an electronic bill presentment and payment system that includes a "cashflow analyzer" that enables a payor to coordinate bill payment of unpaid bills according to different payment schedules (see, for example, the Abstract). More specifically, the cashflow analyzer presents a user interface that presents a list of icons representing unpaid electronic bills. Using the icons a consumer payor can manipulate when the unpaid bills are to be paid to coordinate payment of multiple bills and to minimize an undesirable impact of payments on the consumer's cashflow (see, for example, Figure 2, Figure 5, column 5, line 64, through column 6, line 5, and column 7, lines 44-64). Via a cashflow analyzer display presentation, the payor can view "any bills that the consumer has paid today, any pending payments, and the remaining available funds to pay bills" (column 7, line 67, through column 8, line 2).

Dent only discloses that a user may choose to view bills according to whether the bill is unpaid or "paid today," which is the status of the bill or the bill category. A bill presented to a user by Dent may have a category such as, for example, electric or water associated with it

(Figure 5 and column 7, lines 56-64); however there is no suggestion in Dent of presenting the bills according to the category. Therefore, Dent does not disclose that the user may select to view bills belonging to a group or class of billers that share a common characteristic, which is also referred to as a biller category. In other words, Dent appreciates a distinction between bill categories and biller categories; however, Dent does not utilize biller categories for the presentation of bills. Dent, therefore, does not disclose that a user may view bills by a biller category that identifies a type of good or service provided by a biller. Dent also fails to disclose or suggest that a user may define a biller category, and choose to view those bills belonging to the payor-defined biller category.

Hogan generally discloses a bill delivery and payment system by which users may obtain bill information and pay bills. A user may receive bills by logging onto a server or by receiving bills via e-mail. Hogan does not disclose the use of biller categories by which bills associated with particular categories of billers may be viewed, accessed, or otherwise identified. In one embodiment of Hogan, only a single bill may be displayed or presented to a user at any given time (column 6, lines 21-30). In another embodiment of Hogan, a list of unopened and unpaid bills may be transmitted to the user via e-mail (column 10, lines 52-58). Accordingly, Hogan at best only discloses that a user may choose to view unpaid bills, which is a bill category. Hogan does not teach or suggest that the user may request the presentation of only bills belonging to either a biller category defined by the user or by a biller category that identifies a type of good or service.

Schutzer generally discloses a system that provides users with financial advice by integrating network-based financial transactions with personal financial accounting (see, for example, the Abstract). A user may perform a wide variety of financial transactions on-line, including bill payment, and then track financial expenses (column 4, lines 12-32). The user can track expenses according to user-defined expense categories (column 6, lines 43-47). Spending limits may be monitored for each of the expense categories and warnings based on these limits may be presented to the user (column 8, lines 21-45).

Although Schutzer allows a user to track expenses according to user-defined categories, Schutzer does not teach or suggest the presentation of bills to a user according to biller categories. The expense categories of Schutzer are not biller categories. In Schutzer, categorized expenses are only tracked for budgeting purposes after the user has entered the expenses into his or her financial software (column 12, lines 46-60), that is, after the expense or bill has been paid. Accordingly, Schutzer does not teach or suggest the presentation of bills to a user according to biller categories, but only the tracking of categorized expenses after the bills have been paid by the user.

## 2. Patentability of the Independent Claims

Neither Hogan, Dent, or Schutzer, either alone or in combination, teach or suggest the presentation of bills according to one of a plurality of biller categories, as specifically recited in independent Claims 34 and 43 of the present invention. As discussed above, Hogan does not teach or suggest the use of biller categories. Dent displays the bills by bill status (e.g., paid or paid today), that is by bill category. Although Dent allows a bill category to be associated with each bill, Dent does not teach or suggest the presentation of bills according to a biller category. Accordingly, neither Hogan nor Dent teach or suggest the use of “biller” categories for presentment of bills to a payor.

Additionally, as recognized by the Examiner, neither Dent nor Hogan teaches or suggests that at least one of the plurality of biller categories is established by the payor. Although Schutzer discloses the use of user defined expense categories, those expense categories are not utilized in the presentation of bills to the user. Contrarily, the expense categories of Schutzer are only utilized for the analysis of financial information after the user has recorded expenses into his or her financial software (see column 12, lines 46-60), that is, after the expense or bill has been paid. In this way, there is no motivation to combine Schutzer with either Dent or Hogan to teach or suggest the presentation of bills according to user-defined biller categories, because Schutzer relates to the management of expenses and not to the presentation of bills. Accordingly, neither

Dent, Hogan, or Schutzer, either alone or in combination, teach or suggest the presentation of bills according to biller categories established by the payor.

Furthermore, the expense categories disclosed by Schutzer are not the same as the biller categories of the present invention. The expense categories of Schutzer relate to categories associated with specific financial transactions rather than categories associated with groups of billers. As an example, the present invention may group all of a user's credit card bills together for presentation to the user. Contrarily, Schutzer will group individual purchases made with all of the user's credit cards together. For example, Schutzer will group all of the user's restaurant expenses together, regardless of the credit card utilized by the user at the restaurant (see, for example, Figure 19). Accordingly, the biller categories of the present invention are distinguishable over the expense categories of Schutzer.

For at least the reasons stated above, Applicants respectfully submit that independent Claims 34 and 43 recite patentable subject matter and are in condition for allowance. Additionally, Applicants respectfully assert that dependent Claims 36, 37, 40-42, 45-47, 49-51 and 53-57 are allowable as a matter of law as depending from an allowable base claim, notwithstanding their independent recitation of patentable features.

With respect to independent Claim 52, the Examiner has failed to point to any prior art that teaches or suggests that at least one of the plurality of biller categories identifies a type of good or service provided by a biller. Absent any showing to the contrary by the Examiner, Applicants respectfully submit that independent Claim 52 is in condition for allowance. Additionally, Applicants respectfully assert that dependent Claims 53-55 are allowable as a matter of law as depending from an allowable base claim, notwithstanding their independent recitation of patentable features.

Applicants have also added new independent Claim 60 which includes the same limitations as those cited in independent Claims 34 and 43. The Applicants respectfully assert that all remarks addressed to the novelty of Claims 34 and 43 are also applicable to new independent Claim 60. Therefore, the Applicants assert that Claim 60 is allowable for the same reasons set forth above with respect to Claims 34 and 43.

3. Patentability of the New Dependent Claims

New dependent Claims 56 and 58 have been added by the present amendment. Claims 56 and 58 depend from Claims 41 and 50 respectively. Applicants respectfully submit that new Claims 56 and 58 recite patentable subject matter. In particular, each claim recites that "a single payment request is received from the payor to pay at least two of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category." Neither Hogan, Dent, or Schutzer, either alone or in combination, teach or suggest the ability to receive a single request to pay multiple unpaid bills. For at least this reason, new dependent Claims 56 and 58 are patentable over the prior art of record.

**CONCLUSION**

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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